

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Daniel Cuccio
Natalia Danuta Cuccio
Debtors

Case No. 19-02371-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 44

Date Rcvd: Sep 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2019.

db/jdb +Daniel Cuccio, Natalia Danuta Cuccio, 70 Lake Lane, East Stroudsburg, PA 18301-8892
5205740 APOTHAKER SCIAN PC, PO BOX 5496, MOUNT LAUREL, NJ 08054-5496
5205741 +ARSI, CORP HEADQUARTERS, 555 ST CHARLES DR STE 100, THOUSAND OAKS, CA 91360-3983
5205744 +BEST BUY CREDIT SERVICES, PO BOX 790441, SAINT LOUIS, MO 63179-0441
5205748 CITIZENS ONE AUTO FINANCE, CUSTOMER LOAN SVC ROP18P, PO BOX 42002, PROVIDENCE, RI 02940-2002
5205749 +CLIENT SERVICES INC, 3451 HARRY S TRUMAN BLVD, SAINT CHARLES, MO 63301-9816
5205751 +CREATURE COMFORTS VETERINARY SVC, PO BOX 700, SAYLORSBURG, PA 18353-0700
5205755 FINANCIAL ASSET MGT SYS, PO BOX 469, WOODSTOCK, GA 30188-0469
5205757 +GLOBAL CLIENT SOLUTIONS, 4343 S 118TH EAST AVE, SUITE #220, TULSA, OK 74146-4402
5205758 +HUNTERDON FAMILY MED AT RIVERFIELD, 3 MINNEAKONING ROAD, FLEMINGTON, NJ 08822-5726
5205759 +HUNTERDON MEDICAL CENTER, 69 READINGTON ROAD, BRANCHBURG, NJ 08876-3557
5205762 NATIONAL CREDIT MGT, PO BOX 32900, SAINT LOUIS, MO 63132-8900
5205763 +NJ FAMILY CARE, PO BOX 8485, TRENTON, NJ 08650-0485
5205764 +PLANNED PARENTHOOD KEYSTONE, 5920 HAMILTON BLVD STE 201, ALLENTOWN, PA 18106-8944
5205765 +PNC BANK, 2730 LIBERTY AVE, PITTSBURGH, PA 15222-4747
5205766 +POCONO URGENT CARE, PO BOX 478, BARTONSVILLE, PA 18321-0478
5205767 PPL ELECTRIC UTILITIES, 827 HOUSMAN ROAD, ALLENTOWN, PA 18104-9392
5205768 PROGRERSSIVE PHYSICIAN ASSOCIATES, C/O AMERICollect INC, PO BOX 1505, MANITOWOC, WI 54221-1505
5205769 +RADIUS GLOBAL SOLUTIONS, PO BOX 390846, MINNEAPOLIS, MN 55439-0846
5205770 +RATCHFORD LAW GROUP, 54 GLENMAURA NATIONAL BLVD, SUITE 104, MOOSIC, PA 18507-2101
5205771 RIVERFIELD FAMILY HEALTH CENTER, C/O A-1 COLLECTION SERVICE, 2297 HWY 33, SUITE 906, HAMILTON SQUARE, NJ 08690-1717
5205772 +ROSEN LEGAL LLC, PO BOX 550217, NORTH WALTHAM, MA 02455-0217
5205773 +SOUTHERN NEW HAMPSHIRE UNIV, 2500 NO RIVER ROAD, MANCHESTER, NH 03106-1018
5205774 +ST LUKES HOSPITAL MONROE, 100 ST LUKES LANE, STROUDSBURG, PA 18360-6217
5205775 +TRUPANION INC, 6100 4TH AVE S, SEATTLE, WA 98108-3234

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: AISACG.COM Sep 06 2019 23:28:00 Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5205739 +EDI: AMEREXPR.COM Sep 06 2019 23:28:00 AMERICAN EXPRESS, PO BOX 981535, EL PASO, TX 79998-1535
5205743 EDI: BANKAMER.COM Sep 06 2019 23:28:00 BANK OF AMERICA, PO BOX 45224, JACKSONVILLE, FL 32232-5224
5205742 +EDI: BANKAMER.COM Sep 06 2019 23:28:00 BANK OF AMERICA, PO BOX 2284, BREA, CA 92822-2284
5205745 EDI: CAPITALONE.COM Sep 06 2019 23:28:00 CAPITAL ONE, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5205746 EDI: CAPONEAUTO.COM Sep 06 2019 23:28:00 CAPITAL ONE AUTO FINANCE, PO BOX 60511, CITY OF INDUSTRY, CA 91716-0511
5205747 +EDI: CITICORP.COM Sep 06 2019 23:28:00 CITIBANK NA, PO BOX 769006, SAN ANTONIO, TX 78245-9006
5205750 EDI: WFNNB.COM Sep 06 2019 23:28:00 COMENITY BANK, BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125
5205752 +EDI: CCS.COM Sep 06 2019 23:28:00 CREDIT COLLECTION SERVICES, 725 CANTON STREET, NORWOOD, MA 02062-2679
5207897 +EDI: AISACG.COM Sep 06 2019 23:28:00 Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5205753 +EDI: NAVIENTFKASMDOE.COM Sep 06 2019 23:28:00 DEPT OF ED/NAVIENT, PO BOX 9635, WILKES BARRE, PA 18773-9635
5205754 EDI: DISCOVER.COM Sep 06 2019 23:28:00 DISCOVER BANK, 6500 NEW ALBANY ROAD, NEW ALBANY, OH 43054
5205756 +EDI: FSAE.COM Sep 06 2019 23:28:00 FIRSTSOURCE ADVANTAGE, 205 BRYANT WOODS SOUTH, AMHERST, NY 14228-3609
5205760 E-mail/Text: bncnotices@becket-lee.com Sep 06 2019 19:23:17 KOHLS/CAPITAL ONE, PO BOX 3115, MILWAUKEE, WI 53201-3115
5205761 +EDI: MID8.COM Sep 06 2019 23:28:00 MIDLAND CREDIT MGT, 2365 NORTHSIDE DRIVE, SUITE 300, SAN DIEGO, CA 92108-2709
5209586 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 06 2019 19:23:26 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5205776 +EDI: VERIZONCOMB.COM Sep 06 2019 23:28:00 VERIZON WIRELESS, 3601 CONVERSE DRIVE, WILMINGTON, NC 28403-6182
5205777 EDI: WFFC.COM Sep 06 2019 23:28:00 WELLS FARGO HOME MORTGAGE, WRITTEN CORRESPONDENCE DEPT, PO BOX 10335, DES MOINES, IA 50306-0335
5205778 +E-mail/Text: BKRMailOps@weltman.com Sep 06 2019 19:23:32 Weltman Weinberg & Reis, 323 W LAKESIDE AVE STE 200, CLEVELAND, OH 44113-1009

TOTAL: 19

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 08, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2019 at the address(es) listed below:

Andrew L Spivack on behalf of Creditor WELLS FARGO BANK, N.A. pamb@fedphe.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com
John J Martin (Trustee) pa36@ecfcbis.com, trusteemartin@martin-law.net
United States Trustee ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino on behalf of Debtor 1 Daniel Cuccio
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;lbeaton@newmanwilliams.com;EAP-VR@outlook.com;rkidwell@newmanwilliams.com
Vincent Rubino on behalf of Debtor 2 Natalia Danuta Cuccio
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;lbeaton@newmanwilliams.com;EAP-VR@outlook.com;rkidwell@newmanwilliams.com

TOTAL: 6

Information to identify the case:

Debtor 1 **Daniel Cuccio**
First Name Middle Name Last Name

Debtor 2 **Natalia Danuta Cuccio**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4812**
EIN **-----**
Social Security number or ITIN **xxx-xx-3051**
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:19-bk-02371-RNO**

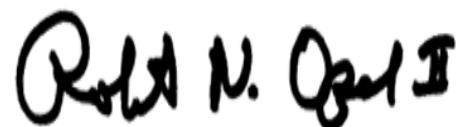
Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Daniel Cuccio
aka Daniel Michael Cuccio, aka Daniel Cuccio

Natalia Danuta Cuccio
aka Natalia D. Cuccio, aka Natalia Cuccio

**By the
court:**



Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

9/6/19

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.